

Prepared by:
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Emily Kaye Courteau Bar# 100570

RECORD 2nd

Return To: *W.E. Davis*
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
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SUBSTITUTION OF TRUSTEE

Lot 22, Final Plat, Phase I, Lot 3, 1st revision of Lot 3, Arbor Lakes, Sec 35, T-1, R-8-W, PB 73, pgs 27-29, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

Grantor:
BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP
7105 Corporate Drive
Plano, TX 75024
318-330-9020

Grantee:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

WHEREAS, on the 4th day of February, 2009 and acknowledged on the *4th day of Feb, 2009*, Earl K Butler, a single person executed a Deed of Trust to Charles M Quick, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2996 at Page 530 and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

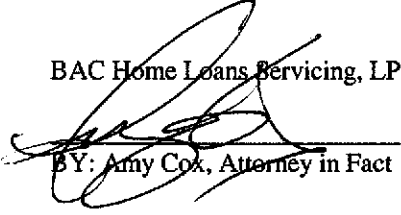
WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 25th day of August, 2010.

BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP


BY: Amy Cox, Attorney in Fact

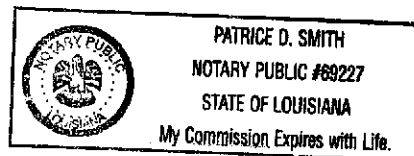
STATE OF Louisiana
PARISH OF Orachite

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Amy Cox known personally to me to be the Attorney in Fact of the within named BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 25th day of August, 2010.


NOTARY PUBLIC

MY COMMISSION EXPIRES: at death



LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT BAC Home Loans Servicing, LP, formerly known as Countrywide Home Loans Servicing, LP, a limited partnership organized under the laws of the State of Texas, ("Principal"), and a subsidiary of Bank of America, N.A., has made, constituted and appointed, and by these presents does make, constitute and appoint, Emily K. Courteau, Michael Jedynak, John C. Morris, III, Sean Southern, and Amy Cox of Morris & Associates, as its attorney(s)-in-fact ("Attorney(s)-in-Fact") to act with the following limited powers, to wit:

Execution on behalf of Principal of the following document or documents:
Assignment of Mortgage, Assignment of Deed of Trust, Substitution of Trustee, Foreclosure Deed

FURTHER, the Attorney(s)-in-Fact is authorized to execute, acknowledge and deliver any instrument under seal or otherwise, and to do all things necessary to carry out the intent hereof, hereby granting full power and authority to act in and concerning the conduct of foreclosures and related proceedings as fully and effectually as the Principal may do if personally present, limited however, to the purpose for which this authorization is executed, and subject to the terms and conditions set forth herein and in accordance with the standard of care of a fiduciary agent.


I further declare that any act or thing lawfully done hereunder and within the powers herein stated shall be binding on the Principal, provided however that such power shall be limited to the purposes stated in said instrument(s).

Third parties may rely upon the representations of the Attorney(s)-in-Fact and as to all matters relating to any power granted to them hereunder, and the powers granted hereunder shall continue for three years from the date of execution of this Appointment or until said Appointment is revoked in writing by Principal, whichever occurs first.

Nothing contained in this Limited Power of Attorney shall be construed or interpreted to relieve the Attorney(s)-in-Fact from a proper accounting of their actions to Principal and its successors and assigns, but persons dealing with the Attorney(s)-in-Fact shall be under no duty to see that this is done.

IN WITNESS WHEREOF, BAC Home Loans Servicing LP has caused this document to be executed by its undersigned officer/authorized agent who has hereunto set his hand and seal this 4th day of August, 2010.

BAC Home Loans Servicing LP


 By: Jeannette Grodsky
 Title: SVP

State of California
County of Ventura

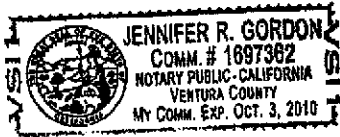
On 8/4/10 before me, Jennifer R. Gordon, personally appeared Jeannette Grodsky, who provided to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Jennifer R. Gordon Notary Public

My Commission Expires: 10/03/2010



LIMITED POWER OF ATTORNEY—Page 2 of 2

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